

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Terrance L Coleman Sr  
Anita A Parker  
Debtor(s)

Case No. 09 B 24276

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2009.
- 2) The plan was confirmed on 08/27/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/27/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 03/07/2013.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$49,800.00 |
| Less amount refunded to debtor           | \$1,800.00  |

**NET RECEIPTS: \$48,000.00**

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$3,150.00 |
| Court Costs                           | \$0.00     |
| Trustee Expenses & Compensation       | \$2,449.03 |
| Other                                 | \$0.00     |

**TOTAL EXPENSES OF ADMINISTRATION: \$5,599.03**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

| Creditor Name                            | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--|-----------|-----------------|----------------|---------------|----------------|-----------|
| Advocate Health Care                     | Unsecured | 2,100.00        | NA             | NA            | 0.00           | 0.00      |
| Advocate Lutheran General Health Partner | Unsecured | 1,000.00        | NA             | NA            | 0.00           | 0.00      |
| Advocate South Suburban Hosp             | Unsecured | 2,700.00        | NA             | NA            | 0.00           | 0.00      |
| American InfoSource LP                   | Unsecured | 750.00          | 265.32         | 265.32        | 27.67          | 0.00      |
| American InfoSource LP                   | Unsecured | 1,200.00        | 91.98          | 91.98         | 9.59           | 0.00      |
| American InfoSource LP                   | Unsecured | NA              | 572.66         | 572.66        | 59.73          | 0.00      |
| American InfoSource LP                   | Unsecured | NA              | 491.64         | 491.64        | 51.28          | 0.00      |
| AT&T                                     | Unsecured | 500.00          | NA             | NA            | 0.00           | 0.00      |
| Capital One Auto Finance                 | Unsecured | 12,076.00       | 18,756.22      | 18,756.22     | 1,956.19       | 0.00      |
| Commonwealth Edison                      | Unsecured | 1,200.00        | NA             | NA            | 0.00           | 0.00      |
| Commonwealth Edison                      | Unsecured | 400.00          | NA             | NA            | 0.00           | 0.00      |
| Complete Credit Solutions Inc            | Unsecured | 541.00          | 541.28         | 541.28        | 56.46          | 0.00      |
| Credit Acceptance Corp                   | Unsecured | 10,455.00       | 8,124.76       | 8,124.76      | 847.37         | 0.00      |
| Credit Acceptance Corp                   | Unsecured | 10,455.00       | NA             | NA            | 0.00           | 0.00      |
| Credit Management Co.                    | Unsecured | 218.00          | NA             | NA            | 0.00           | 0.00      |
| Credit Management Co.                    | Unsecured | 175.00          | NA             | NA            | 0.00           | 0.00      |
| Credit Protection Association            | Unsecured | 494.00          | NA             | NA            | 0.00           | 0.00      |
| Creditors Collection Service             | Unsecured | 7,938.00        | 8,983.82       | 8,983.82      | 936.97         | 0.00      |
| Dependon Collection Service              | Unsecured | 129.00          | NA             | NA            | 0.00           | 0.00      |
| Duvera Financial                         | Unsecured | 1,587.00        | 1,620.51       | 1,620.51      | 169.01         | 0.00      |
| Duvera Financial                         | Unsecured | NA              | 919.36         | 919.36        | 95.89          | 0.00      |
| Educational Credit Management Corp       | Unsecured | 32,374.00       | 33,695.00      | 33,695.00     | 3,514.24       | 0.00      |
| Enhanced Recovery                        | Unsecured | 1,960.00        | NA             | NA            | 0.00           | 0.00      |
| Enhanced Recovery                        | Unsecured | 845.00          | NA             | NA            | 0.00           | 0.00      |
| Greater Suburban Acceptance Co           | Secured   | 13,228.00       | 13,228.00      | 13,228.00     | 13,228.00      | 1,744.74  |
| Greater Suburban Acceptance Co           | Secured   | 13,489.00       | 13,489.00      | 13,489.00     | 13,489.00      | 1,792.35  |
| Harris & Harris                          | Unsecured | 95.00           | NA             | NA            | 0.00           | 0.00      |
| Harris & Harris                          | Unsecured | 1,032.00        | NA             | NA            | 0.00           | 0.00      |
| Harris & Harris                          | Unsecured | 819.00          | NA             | NA            | 0.00           | 0.00      |
| Heartland Cardiovascular Center LLC      | Unsecured | 200.00          | NA             | NA            | 0.00           | 0.00      |
| HSBC Taxpayer Financial Services         | Unsecured | NA              | 149.40         | 149.40        | 15.58          | 0.00      |

**Scheduled Creditors:**

| Creditor Name                 | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Jefferson Capital Systems LLC | Unsecured | 535.00          | 535.02         | 535.02        | 55.80          | 0.00      |
| Jefferson Capital Systems LLC | Unsecured | NA              | 573.07         | 573.07        | 59.77          | 0.00      |
| KCA Financial Services        | Unsecured | 200.00          | NA             | NA            | 0.00           | 0.00      |
| Lockport Township             | Unsecured | 700.00          | NA             | NA            | 0.00           | 0.00      |
| Metaindigo                    | Unsecured | 270.00          | NA             | NA            | 0.00           | 0.00      |
| National Recovery Agency      | Unsecured | 78.00           | NA             | NA            | 0.00           | 0.00      |
| Nicor Gas                     | Unsecured | 1,300.00        | 1,298.69       | 1,298.69      | 135.44         | 0.00      |
| Nicor Gas                     | Unsecured | 300.00          | NA             | NA            | 0.00           | 0.00      |
| Nicor Gas                     | Unsecured | 1,000.00        | NA             | NA            | 0.00           | 0.00      |
| Nuvell Credit Company LLC     | Unsecured | 12,529.00       | 14,153.75      | 14,153.75     | 1,476.18       | 0.00      |
| Open MRI Of Olympia Fields    | Unsecured | 1,600.00        | NA             | NA            | 0.00           | 0.00      |
| Plains Commerce Bank          | Unsecured | 660.00          | 541.28         | 541.28        | 0.00           | 0.00      |
| Portfolio Recovery Associates | Unsecured | 800.00          | 710.00         | 710.00        | 74.05          | 0.00      |
| Premier Bankcard              | Unsecured | 309.00          | 176.60         | 176.60        | 18.42          | 0.00      |
| Premier Bankcard              | Unsecured | NA              | 253.65         | 253.65        | 26.46          | 0.00      |
| Resurgent Capital Services    | Unsecured | 2,549.00        | 7,242.93       | 7,242.93      | 755.41         | 0.00      |
| Sallie Mae                    | Unsecured | 4,365.00        | 3,655.97       | 3,655.97      | 381.30         | 0.00      |
| Sallie Mae                    | Unsecured | 4,369.00        | 3,658.99       | 3,658.99      | 381.61         | 0.00      |
| Santander Consumer USA        | Unsecured | NA              | 9,732.93       | 9,732.93      | 1,015.10       | 0.00      |
| Suburban Emergency Physician  | Unsecured | 190.00          | NA             | NA            | 0.00           | 0.00      |
| Suburban Emergency Physician  | Unsecured | 740.00          | NA             | NA            | 0.00           | 0.00      |
| Total Card                    | Unsecured | 143.00          | 262.31         | 262.31        | 27.36          | 0.00      |

**Summary of Disbursements to Creditors:**

|                                     | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|-------------------------------------|----------------------|-----------------------|----------------------|
| <b>Secured Payments:</b>            |                      |                       |                      |
| Mortgage Ongoing                    | \$0.00               | \$0.00                | \$0.00               |
| Mortgage Arrearage                  | \$0.00               | \$0.00                | \$0.00               |
| Debt Secured by Vehicle             | \$0.00               | \$0.00                | \$0.00               |
| All Other Secured                   | \$26,717.00          | \$26,717.00           | \$3,537.09           |
| <b>TOTAL SECURED:</b>               | <b>\$26,717.00</b>   | <b>\$26,717.00</b>    | <b>\$3,537.09</b>    |
| <b>Priority Unsecured Payments:</b> |                      |                       |                      |
| Domestic Support Arrearage          | \$0.00               | \$0.00                | \$0.00               |
| Domestic Support Ongoing            | \$0.00               | \$0.00                | \$0.00               |
| All Other Priority                  | \$0.00               | \$0.00                | \$0.00               |
| <b>TOTAL PRIORITY:</b>              | <b>\$0.00</b>        | <b>\$0.00</b>         | <b>\$0.00</b>        |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$117,007.14</b>  | <b>\$12,146.88</b>    | <b>\$0.00</b>        |

**Disbursements:**

|                            |                    |
|----------------------------|--------------------|
| Expenses of Administration | <u>\$5,599.03</u>  |
| Disbursements to Creditors | <u>\$42,400.97</u> |

**TOTAL DISBURSEMENTS :** **\$48,000.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/26/2013

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.